

**Department of Financial Institutions
Division of Credit Unions**

Summary of Information

Exam cutoff date:

Previous examination date:

This information is the property of the Division of Credit Unions and is received from the credit union for our confidential use.

Under no circumstances may any recipient of this examination information use, disclose, or make it public except as authorized relating to credit union regulation. The law provides penalties for unauthorized use or disclosure of any such information, which is not otherwise publicly available. If any subpoena or other legal process is received calling for the production of such information, you should notify the DCU immediately.

Reports and information should be prepared as of the exam cutoff date.

For each response, please indicate the contact person. Existing printouts, work papers or reports generated by the institution are acceptable if they contain all requested information. Additional information may be requested after the examination begins.

Management may wish to discuss individual credit union report options with the examiner in charge prior to the exam start.

Those items coded **“PE” (pre-exam)** is to be mailed to the examiner at the address provided in the cover letter. **This information should be presented in an electronic form whenever possible.** Hard copies can be used for data that cannot be transferred in an electronic form. Those items coded **“A” (available)** should be ready for the examiners for review at the time of arrival.

If the credit union’s policies listed in the “Summary of Information” are in electronic form, please send them to the EIC.

Please return a copy of the Summary of Information identifying the items sent to the EIC as requested.

PE—send to the examiner

A—to be available upon arrival

ACCOUNTING

1. (PE)____ AIRES loan and share download (can save on CD or floppy, do not use Zip Drive). If there are offline items such as credit cards, student loans, and 1st mortgages, we will need subsidiary of these items. Do not include charged-off loans, and loans serviced for other institutions. Provide a copy of the AIRES download confirmation report.
2. (A) ____ Balance sheet
3. (A) ____ Income statement, year-to-date
4. (A) ____ Consolidated general ledger trial balance
5. (A) ____ Loan and share account summary report detailing total amounts for each type; not individual listing of accounts.
6. (A) ____ Delinquent loan totals broken into 1 to 2 months, 2 to < 6 months, 6 to < 12 months, and 12 months and over. Include off line items such as credit cards, student loans, and 1st mortgages.

GENERAL LEDGER HISTORY (detail from last examination date to cutoff date):

10. (A) ____ Regular reserve
11. (A) ____ Undivided earnings
12. (A) ____ Allowance for loan and lease losses

MANAGEMENT AND PLANNING

13. (PE)____ Officers' Questionnaire, signed and dated
14. (PE) ____ Board of director minutes from one month before the last examination to the present
15. (A) ____ Copy of full Board packet nearest the exam cutoff date
16. (PE)____ Copy of the business plan
17. (PE)____ Copy of the budget
18. (A) ____ Supervisory committee minutes
19. (PE) ____ Copy of supervisory committee audit /CPA audit, engagement letter, and documentation of the account verification
20. (A) ____ Copy of CUMIS (or other) risk management report, if completed since last exam
21. (A) ____ Copy of any management employment contracts
22. (A) ____ Disaster recovery plan

GENERAL LOAN INFORMATION

23. (A) ____ Loan, collection, ALLL, and charge-off policies
24. (A) ____ Copy of loan rate sheets
25. (PE)____ List of member business loans
26. (A)____ Copy of real estate owned due to foreclosure including; date acquired, book and appraised value
27. (A)____ Copy of repossessed assets with; date acquired, book value, appraised value
28. (A) ____ Copy of repossessed assets sold since last examination including name of purchaser, sale process used, appraised value at time of repossession, and amount of sale price
29. (PE)____ Copy of most current ALLL adequacy calculation
30. (A) ____ Copy of individual classification of problem and delinquent loans

GENERAL MEMBER DEPOSIT INFORMATION

31. (A)____ Copy of inactive accounts by name, account and last activity date
32. (A)____ Copy of latest escheatment of dormant accounts to Dept. of Revenue

33. (A)_____ Copy of member dormant account notification letter

GENERAL CASH AND INVESTMENT INFORMATION

34. (A)_____ Investment policy

35. (A)_____ Copy of CUSO(s) financial statements

36. (A)_____ List of brokers and the contract stipulating their powers, authorities and limitations

37. (A)_____ Copy of subsidiary ledger for all investments

LIQUIDITY AND ASSET LIABILITY MANAGEMENT (ALM)

38. (A)_____ Asset liability management, and liquidity policies

39. (A)_____ Copy of asset liability committee (ALCO) minutes

40. (A)_____ Copy of ALM management reports for the last quarter

OTHER INFORMATION

(A)_____ Resumes or biographical information write-up for the president/chief executive officer, chief financial officer, chief lending officer, & chief operations officer or similar positions at your credit union

(A)_____ Any other credit union policies and procedures

(A)_____ Current month-end reportable loan delinquencies.

(A)_____ Most current month-end balance sheet and year-to-date income statement.

(A)_____ Bank statements since last examination and associated reconcilements

(A)_____ Most recent Call Reports (5300)

(A)_____ Individual investment files

(A)_____ Internal control reports, which could include paid-ahead loans, overrides, file maintenance, computer exceptions, accrued interest, etc.

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Additional information may be requested throughout the examination